

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Joseph E Mays

Debtor(s)

Case No. 09 B 41292

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2009.
- 2) The plan was confirmed on 01/07/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/02/2012, 12/09/2013, 10/08/2014.
- 5) The case was Dismissed on 01/22/2015.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 79.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$32,375.45
Less amount refunded to debtor	\$1.54

NET RECEIPTS: \$32,373.91

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,506.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,569.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,076.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allied Interstate	Unsecured	166.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	NA	1,776.98	1,776.98	187.24	0.00
Aspire Visa	Unsecured	840.00	NA	NA	0.00	0.00
City of Chicago Department of Finance	Unsecured	282.04	14.94	14.94	0.00	0.00
City of Chicago Department of Finance	Secured	282.04	296.04	282.00	282.00	0.00
Cook County Treasurer	Secured	1,200.00	37.60	618.80	50.40	0.00
CPA	Unsecured	238.11	NA	NA	0.00	0.00
First Rate Financial	Unsecured	1,200.00	NA	NA	0.00	0.00
Franklin Credit Management Corporation	Secured	34,973.70	3,146.70	3,146.70	3,146.70	0.00
Franklin Credit Management Corporation	Secured	34,973.70	31,984.70	31,984.70	0.00	0.00
HSBC Auto Finance	Unsecured	9,827.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	128,964.13	1,701.13	2,131.13	0.00	0.00
JP Morgan Chase Bank NA	Secured	128,964.13	126,920.55	126,920.55	0.00	0.00
LVNV Funding	Unsecured	73.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	NA	878.49	878.49	92.57	0.00
Midwest Diagnostic Pathology, SC	Unsecured	159.00	NA	NA	0.00	0.00
Money Control	Unsecured	227.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	187.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	139.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	4,611.00	4,610.74	4,610.74	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,306.00	1,306.17	1,306.17	137.63	0.00
Portfolio Recovery Associates	Unsecured	11,352.00	11,352.73	11,352.73	1,196.24	0.00
Santander Consumer USA	Secured	9,827.00	9,756.68	9,756.68	9,756.68	1,094.84
Wells Fargo Bank NA	Unsecured	NA	5,710.05	5,710.05	601.67	0.00
Wells Fargo Bank NA	Secured	15,702.00	10,250.00	10,250.00	10,250.00	501.94

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$158,905.25	\$0.00	\$0.00
Mortgage Arrearage	\$5,277.83	\$3,146.70	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,907.48	\$20,339.08	\$1,596.78
TOTAL SECURED:	\$185,090.56	\$23,485.78	\$1,596.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,650.10	\$2,215.35	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,076.00</u>
Disbursements to Creditors	<u>\$27,297.91</u>
TOTAL DISBURSEMENTS :	<u>\$32,373.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/19/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.